

CLAIMS

We claim.

1 1. A method for presenting customer-specific supplemental
2 information with billing information, comprising:

3 receiving billing information associated with a customer of a
4 biller;

5 determining if the customer qualifies for presentment of a
6 supplemental information item based upon qualification information
7 other than the received billing information, historical billing
8 information associated with the customer, or credit information
9 associated with the customer;

10 generating a bill presentation; and

11 presenting the generated bill presentation to the customer;

12 wherein, if the customer is determined to qualify for
13 presentment of the supplemental information item, the generated
14 bill presentation includes the received billing information and the
15 supplemental information item; and

16 wherein, if the customer is determined not to qualify for
17 presentment of the supplemental information item, the generated
18 bill presentation includes the received billing information and
19 excludes the supplemental information item.

1 2. The method of claim 1, wherein the supplemental information item
2 is one of an advertisement, an upsell offer or a cross-sell offer.

1 3. The method of claim 1, wherein the determination is based upon
2 at least one of 1) a relationship between the customer and the
3 biller, and 2) prior customer behavior.

1 4. The method of claim 1, wherein:

2 the generated bill is an electronic bill presentation; and
3 the electronic bill is presented via a network.

1 5. The method of claim 1, wherein determining if the customer
2 qualifies for presentment of the supplemental information item
3 includes:

4 transmitting a request to a customer relationship management
5 system to determine if the customer qualifies for presentment of
6 the supplemental information item; and

7 receiving a response from the customer relationship management
8 system indicating one of 1) that the customer qualifies for
9 presentment of the supplemental information item, or 2) that the
10 customer does not qualify for presentment of the supplemental
11 information item.

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10 6. The method of claim 5, wherein:
11 the billing information is received from the biller by a bill
12 aggregator;
13 the customer relationship management system is maintained by
14 the biller; and
15 the generated bill presentation is presented by the bill
16 aggregator.

17 7. The method of claim 1, wherein the customer is a first
18 customer, further comprising:

19 receiving information indicating a customer response to the
20 presented supplemental information item;

21 modifying the qualification information based on the received
22 customer response information;

23 receiving billing information associated with a second
24 customer of the biller;

25 determining if the second customer qualifies for presentment
26 of the supplemental information item based upon the modified
27 information;

28 generating another bill presentation; and

13 presenting the other generated bill presentation;
14 wherein, if the second customer is determined to qualify for
15 presentment of the supplemental information item, the other
16 generated bill presentation includes the received billing
17 information associated with the second customer and the
18 supplemental information item; and

19 wherein, if the second customer is determined not to qualify
20 for presentment of the supplemental information item, the other
21 generated bill presentation includes the billing information
22 associated with the second customer and excludes the supplemental
23 information item.

1 8. A method for presenting customer-specific supplemental
2 information with billing information, comprising:

3 receiving billing information associated with a customer of a
4 biller;

5 determining if the customer qualifies for presentment of a
6 first supplemental information item;

7 determining if the customer qualifies for presentment of a
8 second supplemental information item;

9 generating a bill presentation; and

10 presenting the generated bill presentation to the customer;

11 wherein, each determination is based upon qualification
12 information other than the received billing information, historical
13 billing information associated with the customer, or credit
14 information associated with the customer;

15 wherein, if the customer is determined to qualify for
16 presentment of the first supplemental information item and not the
17 second supplemental information item, the generated bill
18 presentation includes the received billing information and the
19 first supplemental information item and excludes the second
20 supplemental information item;

21 wherein, if the customer is determined to qualify for

22 presentment of the second supplemental information item and not the
23 first supplemental information item, the generated bill
24 presentation includes the received billing information and the
25 second supplemental information item and excludes the first
26 supplemental information item; and

27 wherein, if the customer is determined not to qualify for
28 presentment of the first and the second supplemental information
29 items, the generated bill presentation includes the received
30 billing information and excludes the first and the second
31 supplemental information items.

1 9. The method of claim 8, wherein:

2 the first supplemental information item has a first priority;

3 the second supplemental information item has a second priority
4 different than the first priority; and

5 if the customer is determined to qualify for presentment of
6 the first and the second supplemental information items, the
7 generated bill presentation includes the received billing
8 information and the one of the first and the second supplemental
9 information items having a highest priority.

1 10. The method of claim 8, wherein:

2 if the customer is determined to qualify for presentment of
3 the first and the second supplemental information items, the
4 generated bill presentation includes the received billing
5 information, the first supplemental information item, and the
6 second supplemental information item.

1 11. The method of claim 8, wherein the first supplemental
2 information item has a first priority, the second supplemental
3 information item has a second priority different than the first
4 priority, further comprising:

5 determining if the first and the second supplemental

6 information items can be presented together;
7 wherein, if the customer is determined to qualify for
8 presentment of the first and the second supplemental information
9 items and if the first and second supplemental information items
10 are determined to be presentable together, the generated bill
11 presentation includes the received billing information, the first
12 supplemental information item, and the second supplemental
13 information item; and

14 wherein, if the customer is determined to qualify for
15 presentment of the first and the second supplemental information
16 items and if the first and second supplemental information items
17 are determined not to be presentable together, the generated bill
18 presentation includes the received billing information and the one
19 of the first and the second supplemental information items having a
20 highest priority.

12. The method of claim 11, wherein the determination of whether
the first and second supplemental information items can be
presented together is based upon at least one of 1) availability of
space to present both the first and the second supplemental
information items, 2) stored information indicating whether the
first supplemental information item can be presented with another
supplemental information item, and 3) stored information indicating
whether the second supplemental information item can be presented
with another supplemental information item.

13. A system for presenting customer-specific supplemental
information with billing information, comprising:

3 a first processor configured to transmit billing information
4 associated with a customer of a biller; and

5 a second processor configured to 1) receive the transmitted
6 billing information, 2) determine if the customer qualifies for
7 presentment of a supplemental information item based upon

8 qualification information other than the received billing
9 information, historical billing information associated with the
10 customer, or credit information associated with the customer, 3)
11 generate a bill presentation, and 4) present the generated bill
12 presentation;

13 wherein, if the customer is determined to qualify for
14 presentment of the supplemental information item, the generated
15 bill presentation includes the received billing information and the
16 supplemental information item; and

17 wherein, if the customer is determined not to qualify for
18 presentment of the supplemental information item, the generated
19 bill presentation includes the received billing information and
20 excludes the supplemental information item.

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14. The system of claim 13, wherein the supplemental information
item is one of an advertisement, an upsell offer, or a cross-sell
offer.

15. The system of claim 13, wherein the determination is based
upon at least one of 1) a relationship between the customer and the
biller, and 2) prior customer behavior.

16. The system of claim 13, wherein:

2 the generated bill presentment is an electronic bill; and

3 the second processor is further configured to present the
4 generated electronic bill via a network.

17. The system of claim 13, further comprising:

2 a customer relationship management processor configured to
3 process information associated with the customer;

4 wherein the second processor is further configured to, in

5 determining if the customer qualifies for presentment of the

6 supplemental information item, transmit a request to the customer

7 relationship management system to determine if the customer
8 qualifies for presentment of the supplemental information item and
9 receive a response from the customer relationship management system
10 indicating one of 1) that the customer qualifies for presentment of
11 the supplemental information item, or 2) that the customer does not
12 qualify for presentment of the supplemental information item.

1 18. The system of claim 17, wherein:
2 the second processor is associated with a bill aggregator;
3 the first processor is associated with the biller; and
4 the customer relationship management processor is associated
5 with the biller.

19. The billing apparatus of claim 13, wherein:
the customer is a first customer; and
the second processor is further configured to 1) receive
information indicating a customer response to the presented
supplemental information item, 2) modify the qualification
information based on the received customer response information, 3)
receive billing information associated with a second customer of
the biller, 4) determine if the second customer qualifies for
presentment of the supplemental information item based upon the
modified information, 5) generate another bill presentation, and 6)
present the generated bill presentation to the second customer;
wherein, if the second customer is determined to qualify for
presentment of the supplemental information item, the other
generated bill presentation includes the received billing
information associated with the second customer and the
supplemental information item; and
wherein, if the second customer is determined not to qualify
for presentment of the supplemental information item, the other
generated bill presentation includes the billing information
associated with the second customer and excludes the supplemental

21 information item.

1 20. A system for presenting customer-specific supplemental
2 information with billing information, comprising:

3 a first processor configured to transmit billing information
4 associated with a customer of a biller; and

5 a second processor configured to 1) receive the transmitted
6 billing information, 2) determine if the customer qualifies for
7 presentment of a first supplemental information item, 3) determine
8 if the customer qualifies for presentment of a second supplemental
9 information item, 4) generate a bill presentation, and 5) present
10 the generated bill presentation;

11 wherein the second processor is further configured to make
12 each determination based upon qualification information other than
13 the received billing information, historical billing information
14 associated with the customer, or credit information associated with
15 the customer;

16 wherein, if the customer is determined to qualify for
17 presentment of the first supplemental information item and not the
18 second supplemental information item, the generated bill
19 presentation includes the received billing information and the
20 first supplemental information item and excludes the second
21 supplemental information item;

22 wherein, if the customer is determined to qualify for
23 presentment of the second supplemental information item and not the
24 first supplemental information item, the generated bill
25 presentation includes the received billing information and the
26 second supplemental information item and excludes the first
27 supplemental information item; and

28 wherein, if the customer is determined not to qualify for
29 presentment of the first and the second supplemental information
30 items, the generated bill presentation includes the received
31 billing information and excludes the first and the second

32 supplemental information items.

1 21. The method of claim 20, wherein:

2 the first supplemental information item has a first priority;
3 the second supplemental information item has a second priority
4 different than the first priority; and

5 if the customer is determined to qualify for presentment of
6 the first and the second supplemental information items, the
7 generated bill presentation includes the received billing
8 information and the one of the first and the second supplemental
9 information items having a highest priority.

1 22. The method of claim 20, wherein:

2 the customer is determined to qualify for presentment of
3 the first and the second supplemental information items, the
4 generated bill presentation includes the received billing
5 information, the first supplemental information item, and the
6 second supplemental information item.

1 23. The method of claim 20, wherein:

2 the first supplemental information item has a first priority;
3 the second supplemental information item has a second priority
4 different than the first priority;

5 the second processor is further configured to determine if the
6 first and the second supplemental information items can be
7 presented together;

8 if the customer is determined to qualify for presentment of
9 the first and the second supplemental information items and if the
10 first and second supplemental information items are determined to
11 be presentable together, the generated bill presentation includes
12 the received billing information, the first supplemental
13 information item, and the second supplemental information item; and
14 if the customer is determined to qualify for presentment of

15 the first and the second supplemental information items and if the
16 first and second supplemental information items are determined not
17 to be presentable together, the generated bill presentation
18 includes the received billing information, and the one of the first
19 and the second supplemental information items having a highest
20 priority.

1 24. The method of claim 23, wherein the determination of whether
2 the first and second supplemental information items can be
3 presented together is based upon at least one of 1) availability of
4 space to present both the first and the second supplemental
5 information items, 2) stored information indicating whether the
6 first supplemental information item can be presented with another
7 supplemental information item, and 3) stored information indicating
8 whether the second supplemental information item can be presented
9 with another supplemental information item.

1 25. An article of manufacture for presenting customer-specific
2 supplemental information with billing information comprising:

3 a computer readable medium; and
4 computer programming stored on the medium;

5 wherein the stored computer programming is configured to be
6 readable from the computer readable medium by a computer to thereby
7 cause the computer to operate so as to:

8 receive billing information associated with a customer of a
9 biller;

10 determine if the customer qualifies for presentment of a
11 supplemental information item based upon qualification information
12 other than the received billing information, historical billing
13 information associated with the customer, or credit information
14 associated with the customer;

15 if the customer is determined to qualify for presentment of
16 the supplemental information item, generate a bill presentation

17 including the received billing information and the supplemental
18 information item;

19 if the customer is determined not to qualify for presentation
20 of the supplemental information item, generate a bill presentation
21 including the received billing information and excluding the
22 supplemental information item; and

23 cause the generated bill presentation to be presented to the
24 customer.

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